

CLERK, U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS

ENTERED

THE DATE OF ENTRY IS ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed September 3, 2022

United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE:

\$ CASE NUMBER: 18-44288-ELM

BLANCA RIVERA CRAFT

\$ CHAPTER 13

DEBTOR

\$ JUDGE EDWARD L MORRIS

ORDER DETERMINING AMOUNT DEEMED NECESSARY TO CURE PURSUANT TO MID-CASE NOTICE BY CHAPTER 13 TRUSTEE (DEFAULT) (42-46)

Pursuant to Local Bankruptcy Rule 3002-2(b), the Chapter 13 Trustee filed and served his "Notice of Amount Deemed Necessary to Cure" ("Notice") on **US BANK**, the mortgage creditor. Such Notice contained negative notice language as authorized by Local Bankruptcy Rule 9007-1, informing the mortgage creditor of their obligation to file and serve a Response within 60 days, or else the information contained in the Notice would be deemed unopposed and/or undisputed.

US BANK failed to file a timely Response, or if a Response was filed, the mortgage creditor was in agreement with the Trustee's Notice.

IT IS THEREFORE ORDERED that as of 5/4/2022, the principal amount necessary to cure any of the following claims if being paid by the Trustee on any pre-petition home mortgage arrearage claims filed with the Court; and/or post-petition arrearage claims filed with the Court or contained in any Agreed Orders; and/or any post-petition fees and expenses filed with the court; and/or any ongoing mortgage claims are as follows:

Trustee

Court

Total Amount

Order Determining Amount Deemed Necessary to Cure Pursuant to Mid Case Notice by Chapter 13 Trustee (Default) (42-46)

Property Description: 9140 Timber Oaks Dr Fort Worth TX 76179

Claim Type: HOME MORTGAGE ARREARS - PRE PETITION

Account

Claim #	Claim #	Number	(05/04/2022)	Paid By Trustee
8	4	6103	\$36,317.43	\$0.00
NO PRO	OVISION I	N PLAN		
Claim Typ	e: HOME	MORTGAGE ARREARS	S - POST PETITION	
Court Claim #	Trustee Claim #	Account Number	Claim Amount Due at Time of Notice (05/04/2022)	Total Amount Paid By Trustee
8	3	6103	\$2,937.86	\$0.00
NO PRO	OVISION I	N PLAN		

Claim Amount Due at

Time of Notice

Claim Type: HOME MORTGAGE ARREARS - POST PETITION

Court	Trustee	Account	Claim Amount Due at Time of Notice (05/04/2022)	Total Amount
Claim#	Claim#	Number		Paid By Trustee
8	56	6103	\$950.00	\$0.00

NO PROVISION IN PLAN

Claim Type: HOME MORTGAGE CURRENT									
Court Claim#	Trustee Claim #	Account Number	Claim Amount Due at Time of Notice (05/04/2022)	Total Amount Paid By Trustee					
8	2	6103	\$77,950.53	\$55,662.29					

IT IS FURTHER ORDERED that except as otherwise provided hereinabove, the HOME MORTGAGE REGULAR MONTHLY PAYMENT on the mortgage held by US BANK, which is being paid by the Chapter 13 Trustee is CURRENT as of May 2022.

IT IS FURTHER ORDERED that US BANK shall be precluded from asserting any other pre-petition (cure) amounts or postpetition arrearages on Court Claim # 8 that allegedly accrued before the date of the Notice (5/4/2022), in any Contested Matter or Adversary Proceeding in this case, or in any other manner, matter, or forum after a discharge in this case, without further order of the Court, or unless the Court determines, after notice and a hearing, that the failure to timely file a Response was substantially justified or is harmless.